

COMMITTEE ON LEGISLATIVE RESEARCH  
OVERSIGHT DIVISION

**FISCAL NOTE**

L.R. No.: 4889-01  
Bill No.: SB 593  
Subject: Insurance - Medical; Health Care Professionals  
Type: Original  
Date: April 6, 2012

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Bill Summary: Prohibits health carriers from denying reimbursement to licensed athletic trainers who provide covered services within their scope of practice.

**FISCAL SUMMARY**

<b>ESTIMATED NET EFFECT ON GENERAL REVENUE FUND</b>			
<b>FUND AFFECTED</b>	<b>FY 2013</b>	<b>FY 2014</b>	<b>FY 2015</b>
General Revenue	(Unknown greater than \$50,933)	(Unknown greater than \$61,120)	(Unknown greater than \$61,120)
<b>Total Estimated Net Effect on General Revenue Fund</b>	<b>(Unknown greater than 50,933)</b>	<b>(Unknown greater than \$61,120)</b>	<b>(Unknown greater than \$61,120)</b>

<b>ESTIMATED NET EFFECT ON OTHER STATE FUNDS</b>			
<b>FUND AFFECTED</b>	<b>FY 2013</b>	<b>FY 2014</b>	<b>FY 2015</b>
Road	(Unknown greater than \$83,333)	(Unknown greater than \$100,000)	(Unknown greater than \$100,000)
Other State	(Unknown greater than \$12,033)	(Unknown greater than \$14,440)	(Unknown greater than \$14,440)
Insurance Dedicated Fund	(Up to \$5,000)	\$0	\$0
<b>Total Estimated Net Effect on <u>Other</u> State Funds</b>	<b>(Unknown greater than \$113,796)</b>	<b>(Unknown greater than \$114,440)</b>	<b>(Unknown greater than \$114,440)</b>

Numbers within parentheses: ( ) indicate costs or losses.  
This fiscal note contains 7 pages.

<b>ESTIMATED NET EFFECT ON FEDERAL FUNDS</b>			
<b>FUND AFFECTED</b>	<b>FY 2013</b>	<b>FY 2014</b>	<b>FY 2015</b>
Federal	(Unknown greater than \$20,366)	(Unknown greater than \$24,440),	(Unknown greater than \$24,440)
<b>Total Estimated Net Effect on <u>All</u> Federal Funds</b>	<b>(Unknown greater than \$20,366)</b>	<b>(Unknown greater than \$24,440)</b>	<b>(Unknown greater than \$24,440)</b>

<b>ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE)</b>			
<b>FUND AFFECTED</b>	<b>FY 2013</b>	<b>FY 2014</b>	<b>FY 2015</b>
<b>Total Estimated Net Effect on FTE</b>	<b>0</b>	<b>0</b>	<b>0</b>

☐ Estimated Total Net Effect on All funds expected to exceed \$100,000 savings or (cost).

☐ Estimated Net Effect on General Revenue Fund expected to exceed \$100,000 (cost).

<b>ESTIMATED NET EFFECT ON LOCAL FUNDS</b>			
<b>FUND AFFECTED</b>	<b>FY 2013</b>	<b>FY 2014</b>	<b>FY 2015</b>
<b>Local Government</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## FISCAL ANALYSIS

### ASSUMPTION

Officials from the **Missouri Department of Conservation** assume the proposal would have no fiscal impact on their agencies.

Officials from the **Department of Insurance, Financial Institutions & Professional Registration (DIFP)** assume insurers would be required to submit amendments to their policies to comply with legislation. Police amendments must be submitted to the department for review along with a \$50 filing fee. The number of insurance companies writing these policies in Missouri fluctuates each year. One-time additional revenues to the Insurance Dedicated Fund are estimated to be up to \$5,000.

Additional staff and expenses are not being requested with this single proposal, but if multiple proposals pass during the legislative session which require policy form reviews the department will need to request additional staff to handle an increase in workload.

Officials from the **Department of Public Safety - Missouri State Highway Patrol** defer to the Missouri Department of Transportation for response regarding the potential fiscal impact of this proposal on their organization.

Officials from the **Missouri Department of Transportation (MoDOT)** state while the MoDOT/Missouri State Highway Patrol (MHP) Medical Plan would not fall under this definition of “health carrier”, the Plan would arguable still be required to comply with the proposal’s requirements. If required to comply with the proposal’s requirements, this proposal could have a fiscal impact on the MoDOT/MHP Medical Plan. This proposal mandates the coverage of specific services provided by athletic trainers, and thus, the Plan will be required to offer such coverage as well.

It should be noted that under section 334.721 RSMo, athletic trainers are not to be construed as practicing medicine (unless they have a medical license). This could mean health carriers and health benefit plans would have to cover services provided by non-medical personnel that could be provided by a covered doctor to whom the patient could be referred or who the patient already sees. It is unclear, however, how often this service would be utilized, if at all, and thus, what the impact to the MoDOT/MHP Medical Plan would be.

There will not be a fiscal impact to the Missouri Highway and Transportation Commission (MHTC). However, there would be a financial impact to the Plan. The impact cannot be determined, but is assumed to be greater than \$100,000 annually.

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Officials from the **Missouri Consolidated Health Care Plan (MCHCP)** state their current health plans do not contract with or cover services provided by athletic trainers. Athletic training has been issued its own evaluation and re-evaluation codes by the American Medical Association. These codes are separate from evaluation and re-evaluation codes for physical therapy or similar services provided by other health care providers.

If the health plans decide to contract with athletic trainers, the MCHCP assumes it will be required to pay increased administrative fees from health carrier vendors to cover the cost of negotiating, credentialing and servicing athletic trainer contracts. The MCHCP does not know how often or to what extent these services will be utilized. Athletic trainer services will be subject to deductibles and limitations applied to similar services already provided by the health plans.

Based on these assumptions, the MCHCP anticipates the fiscal impact of this legislation to be unknown but greater than \$100,000 annually.

<u>FISCAL IMPACT - State Government</u>	FY 2013 (10 Mo.)	FY 2014	FY 2015
<b>GENERAL REVENUE FUND</b>			
<u>Costs - MCHCP</u>			
Increase in medical plan expenditures	<u>(Unknown greater than \$50,933)</u>	<u>(Unknown greater than \$61,120)</u>	<u>(Unknown greater than \$61,120)</u>
<b>ESTIMATED NET EFFECT ON GENERAL REVENUE FUND</b>	<u><b>(Unknown greater than \$50,933)</b></u>	<u><b>(Unknown greater than \$61,120)</b></u>	<u><b>(Unknown greater than \$61,120)</b></u>
<b>ROAD FUND</b>			
<u>Costs - MoDOT</u>			
Increase in medical plan expenditures	<u>(Unknown greater than \$83,333)</u>	<u>(Unknown greater than \$100,000)</u>	<u>(Unknown greater than \$100,000)</u>
<b>ESTIMATED NET EFFECT ON ROAD FUND</b>	<u><b>(Unknown greater than \$83,333)</b></u>	<u><b>(Unknown greater than \$100,000)</b></u>	<u><b>(Unknown greater than \$100,000)</b></u>

FISCAL IMPACT - State Government  
 (continued)

FY 2013  
 (10 Mo.)

FY 2014

FY 2015

**INSURANCE DEDICATED FUND**

Revenue - Department of Insurance,  
 Financial Institutions & Professional  
 Registration - Filing Fees

Up to \$5000

\$0

\$0

**ESTIMATED NET EFFECT ON  
 INSURANCE DEDICATED FUND**

Up to \$5000

\$0

\$0

**OTHER STATE FUNDS**

Costs - MCHCP

Increase in medical plan expenditures

(Unknown  
greater than  
\$6,715)

(Unknown  
greater than  
\$14,440)

(Unknown  
greater than  
\$14,440)

**ESTIMATED NET EFFECT ON  
 OTHER STATE FUNDS**

(Unknown  
greater than  
\$12,033)

(Unknown  
greater than  
\$14,440)

(Unknown  
greater than  
\$14,440)

FISCAL IMPACT - State Government

FY 2013  
 (6 Mo.)

FY 2014

FY 2015

**FEDERAL FUNDS**

Costs - MCHCP

Increase in medical plan expenditures

(Unknown  
greater than  
\$20,366)

(Unknown  
greater than  
\$24,440)

(Unknown  
greater than  
\$24,440)

**ESTIMATED NET EFFECT ON  
 FEDERAL FUNDS**

(Unknown  
greater than  
\$20,366)

(Unknown  
greater than  
\$24,440)

(Unknown  
greater than  
\$24,440)

FISCAL IMPACT - Local Government

FY 2013  
(6 Mo.)

FY 2014

FY 2015

\$0

\$0

\$0

FISCAL IMPACT - Small Business

No direct fiscal impact to small businesses would be expected as a result of this proposal.

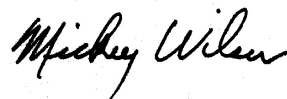
FISCAL DESCRIPTION

This proposal prohibits health carriers from denying reimbursement to licensed athletic trainers who provide covered services within their scope of practice.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

SOURCES OF INFORMATION

Department of Insurance, Financial Institutions, and Professional Registration  
Missouri Department of Transportation  
Department of Public Safety -  
    Missouri State Highway Patrol  
Missouri Consolidated Health Care Plan  
Missouri Department of Conservation



Mickey Wilson, CPA  
Director

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